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BIODATA:

Date of Birth: 25th April, 1975
Gender: Male
Marital Status: Married
State: Jigawa (Gumel)
Nationality: Nigerian
Languages Spoken: English, Hausa

ACADEMIC QUALIFICATIONS:

International Islamic University, Malaysia	
<i>PhD Islamic Banking and Finance</i>	2013
Bayero University Kano, Nigeria	
<i>Master of Banking and Finance</i>	2006
Bayero University Kano, Nigeria	
<i>BA (ED) Economics</i>	2002
Jigawa State College of Education, Gumel, Jigawa State, Nigeria	
<i>Nigeria Certificate of Education</i>	1995
Government Secondary School Wudil, Kano State, Nigeria	
<i>Senior School Certificate Examinations</i>	1992
Zango Primary School, Gumel, Jigawa State, Nigeria	
<i>Primary School Certificate</i>	1985

WORK EXPERIENCE:

Oct, 2016 – Date.

Federal University Dutse, Jigawa State

Assistant Professor of Islamic Finance, Economics and Development Studies Department

Oct, 2014 – Oct, 2016.

Federal University Dutse, Jigawa State

Lecturer I, Economics and Development Studies Department

July, 2013 – Oct., 2014.

Federal University Dutse, Jigawa State

Lecturer II, Economics and Development Studies Department

1996 –2013.

State Universal Basic Education Board, Jigawa State

Assistant Education Officer

2006 –2009.

Jigawa State College of Education Gumel, Jigawa State

Part time Lecturer.

2014 –2016.

Chartered Institute of Customer Relation and Management

Part time Facilitator

2015 – Date.

National Open University of Nigeria

Part time Facilitator/Project Supervisor

COMMUNITY SERVICE:

- **Head**, Department Economics and Development Studies Federal University, Dutse 2016 to 2019
- **Deputy Director**, ICT Business Unit, Federal University Dutse, 2017 to date
- **Acting Coordinator**, Affiliated Institutions Unit, Federal University Dutse 2015 to 2017
- **Assistant Editor In-Chief**, Dutse Journal of Economics and Development Studies and Book of Readings (Readings in Economics)
- **Member**, Faculty of Arts and Social Sciences Appointment and Promotion Committee
- **Member**, Faculty of Arts and Social Sciences Staff Training and Development Committee
- **Member**, Federal University Dutse Convocation Venue and Sanitation Committee
- **Member** Post University and Tertiary Institutions Matriculation Examinations Federal University Dutse Jigawa State, Nigeria 2014
- **Member**, Committee on Gender Curriculum for Nigeria, Federal University Dutse
- **Coordinator**, Postgraduate Studies, Department of Economics, Federal University, Dutse, Nigeria

AREA OF SPECIALIZATION: BANKING AND FINANCE

PUBLICATIONS:

JOURNAL ARTICLES

First Author Journals

1. **Gumel, G.B (2018).** The impact of SUKUK (AL-Ijarah) issuance on infrastructural development in Nigeria. *Kebbi Journal of Economics and Social Sciences* 1(1).
2. **Gumel, G.B and Galadima, M.D (2018).** The prospect of introducing Islamic insurance (Takaful) products and services in secular economies like Nigeria. *Abuja Journal of Economics and Applied Fields* 9(5) Department of Economics University of Abuja.
3. **Gumel G.B, Yushau, I and Ali, A (2017).** Islamic Banking Institutions in Secular Economies: Challenges and Prospect in Nigeria. *Journal of Islamic Philanthropy and Social Finance*1(2). P11-16
4. **Gumel, G.B, Adam, I.M and Itari, A.R (2017)** Impact of Commercial Motorcycle Transport in raising Income: Evidence from Jigawa State, Nigeria. *International Journal of Social Science and Conflict Management* 2(2)
5. **Gumel, G.B. Seri, M, Itari, A(2016).** Impact Assessment of Agricultural Development Projects on income generation in Jigawa State: A case of Fadama II Project. *Nigerian Journal of Management Technology* 2 (7). Abubakar Tafawa Balewa University, Bauchi
6. **Gumel, G.B. Seri, M (2016).** Simulation Analysis of exchange rate between Naira and US Dollar: Box Jenkins Methodology. *Nigerian Journal of Management Technology* 2(6). Abubakar Tabawa Balewa University, Bauchi.
7. **Gumel, G.B, Ilyasu M.N and Sani, M (2015)** The Effect of Exchange Rate Volatility on International Trade in Nigeria (1986-2015). *Ilorin Journal of Management Sciences* 2(2)
8. **Gumel, G.B (2015).** Challenges of Agricultural Financing in Nigeria and the prospect of introducing Islamic banking products. *Sokoto Journal of Management Studies* 10(1), Usman Danfodio University Sokoto, Nigeria
9. **Gumel, G.B, Itari, A (2015).** The effect of good governance on poverty alleviation in Nigeria: Lesson from Boswana. *Yobe Journal of Economics, Department of Economics* 2(2) Yobe State University, Nigeria
10. **Gumel G.B. Seri, M. (2015).** A Review of Poverty Alleviation Programmes in Nigeria from 1986 to date. *Business Management Review* 1(2). Kaduna State University.

11. **Gumel, G.B. Norma. S. Salina H,K (2014).** Assessing the Impact of Islamic Microfinance on Poverty Alleviation in Northern Nigeria. *Journal of Islamic Economics Banking and Finance* 10(4)
12. **Gumel, G.B (2012).** Evaluation of Credit Availability in Microfinance Institutions: Evidence from Northern Nigeria. *International Journal of Academic Research in Business and Social Sciences* 2(6) 379-3
13. **Gumel, G.B (2011).** Microfinance Institutions in Nigeria: Outreach and Sustainability Questionnaire Survey Findings. *International Journal of Business and Social Sciences* 2(9) 126-131

Second Author Journals

1. **Adam, I.M and Gumel G.B (2018).** Formal Credit and Poverty reduction among small holder farmers in Jigawa State. *Nigerian Journal of Management Technology and Development* 9(1)
2. **Seri, M, Gumel, G.B and Adhama, F.M (2016).** Determination of Inflation rate in Nigeria (1986-2014). *Dutse Journal of Economics and Development Studies* 1(1)
3. **Fagge, A.M, Gumel, G.B, (2014).** Islamic Banking: An alternative Solution to the Global Economic Crisis. *Yobe Journal of Economics Maiden Edition, Department of Economics, Yobe State University, Nigeria*

Third Author Journals

1. **Idris, A.A, Adam, I,M and Gumel, G.B. (2018).** Monetary Policy and Nigerian Economic Growth: Agenda for Financial Development. *Dutse Journal of Economics and Development Studies* (5)1
2. **Itari, A.R, Ibbih, A.J and Gumel, G.B (2016).** Does Bank Credit drive the performance of manufacturing sector in Nigeria. *Dutse Journal of Economics and Development Studies* 1(1)

CONFERENCE/SYMPOSIUM PAPERS

1. **Gumel, G.B (2018).** Role of Micro, Small and Medium enterprises on income generation in Jigawa State. Paper presented at 1st International Conference on Management Research, Faculty of Management Sciences, University of Jos
2. **Gumel, G.B (2017).** Challenges and Prospects of Industrialization and Educational Development in Africa. Lessons and Experience from China. Paper Presented at International Symposium of China-Africa Educational Exchange and Industrial Capacity Cooperation. Tianjin University of Technology and Education China
3. **Gumel, G.B, and Sani, M (2017)** Financing Small and Medium Scale Enterprises in Jigawa State: Assessing the Role of Islamic Banking and Finance Products and Services Paper presented at 3rd International Conference on Islamic Banking and Finance, Bayero University, Kano, Nigeria

4. **Gumel, G.B,** Adam, I.A and Jakada, A.H (2016) Impact of Zakat on Poverty Alleviation in Jigawa State, paper presented at 1st International Conference of Social Science Research, Northwest University, Kano, Nigeria
5. **Gumel, G.B. (2016).** Impact of Microfinance Institutions on Small and Medium Enterprises development: A Case of Jigawa State, Paper presented at 14th International Conference on Finance, Athens Greece, December, 2016
6. **Gumel, G.B (2014).** Potentials of Islamic Banking and Finance Products on poverty alleviation in Nigeria. Lessons from Selected Muslims countries. Paper presented at First International Conference on Islamic Banking and Finance. International Institute of Islamic Banking and Finance, Bayero University, Kano Nigeria.
7. **Gumel, G.B (2014).** Impact of Microfinance on Poverty Alleviation: A case of North-Western Nigeria. Paper Presented at International Conference on Restructuring of the Global Economy University of Cambridge London, United Kingdom. The Business Management Review 5(1)

BOOK CHAPTERS

1. **Gumel, G.B,** Fagge. A.M, Adam, I.M. (2017). Nexus of between Online Black Market Operations and the Economy. A Review. Book Chapter on Cyber Criminology Technology. Assisted Crime Control.
2. **Gumel, G.B.(2014).** Taxation: The Islamic Perspective. Book chapter, Readings in Economics, Department of Economics, Federal University, Dutse, Jigawa State, Nigeria

WORKSHOP/SEMINARS AND HONORS AWARDS

1. **2002:** Certificate of merit, Nigeria Universities Education Students Association, BUK Chapter.
2. **2008:** Certificate of Merit, Nasoro Primary School Gumel.
3. **1995:** Certificate of Participation, Three Day Training of Training Workshop on HIV/AIDS Prevention and Control, AIDSCAP Office, Dutse.
4. **2008:** Certificate of Attendance, Five Day Master Training Workshop on Effective Implementation of 9-year Basic Education Curriculum, Bayero University Kano, Nigeria
5. **2009:** Certificate of Attendance, Three Day Anti-corruption Workshop on SUBEB Local Government Education Authorities, EFCC.
6. **2012:** Certificate of Participation, Microsoft Excel Workshop, International Islamic University, Malaysia
7. **2012:** Certificate of Participation, Advanced Level SPSS, International Islamic University, Malaysia.

8. **2013:** Certificate of Participation National Conference on Islamic Banking and Finance in Nigeria. Organized by Nasiru Kabara Research Centre Kano held at International Conference Centre Abuja Federal Capital Territory.

GRANTS WON ON RESEARCH ACTIVITIES

1. Impact Assessment of Commercial Motorcycle Transport on Job Creation and Income Generation in Jigawa State. Lead Researcher 2015 TETFUND IBR
2. A Survey of Economic Prospect of Informal Stone Crushing Activities in Jigawa State. Co-Researcher 2016 TETFUND IBR.
3. Cost Benefit Analysis for the Value Chain that Supply Sorghum and Millet to NESTLE. Lead Researcher, 2017 NESTLE/IFDC Project

PROFESSIONAL BODIES:

- International Council for Educators in Islamic Finance

REFEREES:

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